

<b>Information to identify the case:</b>		
Debtor 1	William J. Colbert	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 20-21989-CMB		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Colbert

3/18/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William J. Colbert  
Debtor

Case No. 20-21989-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ William J. Colbert, 7920 Center Road, Ashtabula, OH 44004-8838
cr	+ Freedom Mortgage Corporation, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mt. Laurel, NJ 08054, UNITED STATES 08054-1218

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 19 2025 04:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15261149	+ EDI: BANKAMER	Mar 19 2025 04:12:00	Bank of America, Po Box 45144, Jacksonville, FL 32232-5144
15261150	EDI: BANKAMER	Mar 19 2025 04:12:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27420
15267035	EDI: BANKAMER	Mar 19 2025 04:12:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15261152	+ EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15261151	+ EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15269668	Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 00:41:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15261154	+ EDI: CITICORP	Mar 19 2025 04:12:00	Cbna, City Bank Corp/Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
15261153	+ EDI: CITICORP	Mar 19 2025 04:12:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15261155	+ EDI: JPMORGANCHASE		

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15261158	+ EDI: JPMORGANCHASE	Mar 19 2025 04:12:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15284036	EDI: CITICORP	Mar 19 2025 04:12:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15261162	+ EDI: CITICORP	Mar 19 2025 04:12:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15261161	+ EDI: CITICORP	Mar 19 2025 04:12:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15261165	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15261166	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
15261164	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15261163	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15261167	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Comenitycapital/Big Lot, Po Box 182120, Columbus, OH 43218-2120
15261168	+ EDI: WFNNB.COM	Mar 19 2025 04:12:00	Comenitycapital/hlthip, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15285991	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2025 00:25:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., ATTN: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15268402	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 19 2025 00:24:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15261169	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 19 2025 00:24:00	First Natl Bk Of Pa, 4220 Wm Penn Highw, Monroeville, PA 15146-2724
15261171	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2025 00:25:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15261170	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2025 00:25:00	Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
15261172	EDI: CITICORP	Mar 19 2025 04:12:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15266803	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 19 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15261173	+ Email/Text: PBNCNotifications@perituservices.com	Mar 19 2025 00:24:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15261175	Email/Text: camanagement@mtb.com	Mar 19 2025 00:25:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15261174	Email/Text: camanagement@mtb.com	Mar 19 2025 00:25:00	M&T Credit Services, Po Box 900, Millsboro, DE 19966
15261177	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:24:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15261176	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:24:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15284548	EDI: PRA.COM	Mar 19 2025 04:12:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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15267623	+ Email/Text: ebnpeoples@grblaw.com	Mar 19 2025 00:24:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15285302	EDI: Q3G.COM	Mar 19 2025 04:12:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15261178	+ EDI: CITICORP	Mar 19 2025 04:12:00	Shell Card/Citi, Po Box 6497, Sioux Falls, SD 57117-6497
15261179	+ EDI: CITICORP	Mar 19 2025 04:12:00	Shell Card/Citi, Attn: Bankruptcy, Po Box 6406, Sioux Falls, SD 57117-6406
15261183	+ EDI: SYNC	Mar 19 2025 04:12:00	Syncb/PLCC, C/o Po Box 965024, Orlando, FL 32896-0001
15261184	+ EDI: SYNC	Mar 19 2025 04:12:00	Syncb/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15261180	+ EDI: SYNC	Mar 19 2025 04:12:00	Syncb/car Care Midas, C/o Po Box 965036, Orlando, FL 32896-0001
15261181	+ EDI: SYNC	Mar 19 2025 04:12:00	Syncb/hhgreg, C/o Po Box 965036, Orlando, FL 32896-0001
15261182	+ EDI: SYNC	Mar 19 2025 04:12:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15261514	^ MEBN	Mar 19 2025 00:17:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15261186	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15261185	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15261187	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15261188	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15261189	+ EDI: CITICORP	Mar 19 2025 04:12:00	Trac/CBCD/Citicorp, Po Box 6497, Sioux Falls, SD 57117-6497
15261190	+ EDI: CITICORP	Mar 19 2025 04:12:00	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
15261192	+ EDI: USAA.COM	Mar 19 2025 04:12:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15261191	+ EDI: USAA.COM	Mar 19 2025 04:12:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600

TOTAL: 55

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15261156	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15261157	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15261159	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15261160	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

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15266847

\*+

JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

**Name** **Email Address**

Christopher M. Frye

on behalf of Debtor William J. Colbert chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmei  
ster@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmllawgroup.com

Jerome B. Blank

on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com brausch@pincuslaw.com

Maria Miksich

on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmllawgroup.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteedpda.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8